

**April 27, 2012**

**PUBLIC NOTICE # 2012-17**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-3438	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-4.2
12-3431	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-3400	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	AMERICAN BUSINESS COVERAGE	-2.62
12-3401	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	AMERICAN BUSINESS COVERAGE	-2.62
12-3501	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3421	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-3405	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	FIRE WATCH	
12-3417	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MORTGAGE HAZARD	
12-3402	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	AMERICAN BUSINESS COVERAGE	-2.62
12-3463	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - DESIGN PROFESSIONALS	
12-3498	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ENTERTAINMENT, LEISURE & SPORTS	0
12-3494	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	SIDE DIRECTORS AND OFFICERS LIABILITY	0
12-3505	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	AGRICULTURE OUTPUT	0
12-3476	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	FIRE	FORMS	DWELLING FIRE	
12-3411	4574	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	AIRCRAFT	RULE CHANGE	AVIATION	0
12-3412	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PROTECTION	
12-3435	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PROTECTION	5.96
12-3413	0281	COURTESY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MECHANICAL BREAKDOWN	0

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12-3506	0802	EAGLE WEST INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	AGRICULTURE OUTPUT	0
12-3499	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ENTERTAINMENT, LEISURE & SPORTS	0
12-3469	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	
12-3483	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3407	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-27.6
12-3420	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	4.1
12-3403	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	AMERICAN BUSINESS COVERAGE	-2.62
12-3484	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3444	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
12-3453	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
12-3503	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3445	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
12-3454	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
12-3446	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
12-3455	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
12-3447	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
12-3456	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
12-3519	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	6.9

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12-3520	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	6.9
12-3508	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LAWYERS	0
12-3485	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3486	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3487	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3488	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3475	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	-25.53
12-3507	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	AGRICULTURE OUTPUT	0
12-3451	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-3404	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	AMERICAN BUSINESS COVERAGE	-2.62
12-3429	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	
12-3467	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-3491	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCES	
12-3406	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	SR GA AND AEROSPACE	
12-3419	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	NEW PROGRAM	PASTURE FIRE	0
12-3497	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3408	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3416	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	

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12-3437	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
12-3399	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	FINE ARTS	
12-3409	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TRANSPORTATION	
12-3418	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	FINE ARTS	
12-3502	0867	PROTECTIVE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
12-3479	0783	RLI INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3398	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-3443	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	BUSINESS & MGMT. LIAB. - NON-PROFIT	
12-3448	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-3473	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-3477	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	-25.53
12-3397	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-3459	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENTERTAINMENT	0
12-3460	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENTERTAINMENT	0
12-3461	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENTERTAINMENT	0
12-3415	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	STARR	0.1
12-3452	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GARAGE	0
12-3500	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIDELITY	RATE	STARR	15.6

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-3449	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-3474	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-3509	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PROGRAM 2	
12-3439	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	MODULAR	
12-3464	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3492	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	
12-3495	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
12-3465	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3493	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	
12-3496	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
12-3521	0091	TRUMBULL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	6.9
12-3522	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	6.9
12-3481	0796	UNIGARD INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	VALUEPLUS HOMEOWNERS	0
12-3480	0796	UNIGARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	VALUEPLUS HOMEOWNERS	0
12-3470	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	
12-3489	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3471	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	
12-3490	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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12-3450	2538	WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-3511	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-3422	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	ACE EXPRESS NON PROFIT	0
12-3423	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	ACE EXPRESS PRIVATE	0
12-3462	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONALS ADVANTAGE FOR LAWYERS	
12-3458	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENVIRONMENTAL AND NETWORK SECURITY	
12-3360	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	NONE	
<b>96 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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# California Department of Insurance

## Public Notice Filing Errata Report

### April 27, 2012

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	12-1860	3/2/2012	CUMIS Insurance Society, Inc	Commercial Multi-Peril	Form		
Correct	12-1860	3/2/2012	CUMIS Insurance Society, Inc	<b>Commercial Other Liability</b>	Form		
Add	12-3424	4/6/2012	Exact Property and Casualty Company	Commercial Other Liability	New Program	Cyber Liability and Data Breach Expense	0.00%
Add	12-3425	4/6/2012	Farmers Insurance Exchange	Commercial Other Liability	New Program	Cyber Liability and Data Breach Expense	0.00%
Add	12-3426	4/6/2012	Mid-Century Insurance Company	Commercial Other Liability	New Program	Cyber Liability and Data Breach Expense	0.00%
Add	12-3427	4/6/2012	Neighborhood Spirit Property and Casualty Company	Commercial Other Liability	New Program	Cyber Liability and Data Breach Expense	0.00%
Add	12-3428	4/6/2012	Truck Insurance Exchange	Commercial Other Liability	New Program	Cyber Liability and Data Breach Expense	0.00%

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